From: Carey, Curtis

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Navigating the Road to Recovery: Emergency Housing Assistance for Survivors

- FEMA approved more than \$239 million in Housing Assistance for 27,000 households in Texas. Housing grants to homeowners and renters help pay for a new place to rent after a disaster, as well as essential home repairs not covered by insurance. Damage Assessments estimated nearly 80,000 homes experienced at least 18 inches of flooding, of which more than 23,000 homes experienced five feet of flooding.
- The U.S. Small Business Administration (SBA) has approved over \$172 million in low-interest disaster loans to 1,986 homeowners and 154 businesses in Texas. SBA offers low-interest disaster loans to businesses of all sizes (including landlords), private nonprofits (such as churches and charities) and homeowners to repair or replace uninsured/uncompensated disaster-damaged property. SBA loan officers are currently approving more than \$1 million in loans per hour.
- More than 21,000 households were staying in 2,000 hotels last night under FEMA's Transitional Sheltering Assistance program.
- Nearly 5,000 survivors stayed in shelters last night, under FEMA's Public Assistance program, which reimburses local governments for emergency sheltering.
- Policyholders in Texas have submitted more than 84,000 claims to the National Flood Insurance Program (NFIP) as a result of Harvey. Advance NFIP payments to Texans now exceed \$204 million.

As of Sept. 14:

Total number of federal staff assigned to Texas is **5480** (-60), including: **4240** (+96) FEMA staff, **1,152** (-67) staff of the DHS Surge Capacity Force, **87** (+11) workers from other federal agencies, and **one** contractor.

Federal Disaster Assistance

Since the federal disaster declaration for Hurricane Harvey on Aug. 25, the amount of federal assistance to help Texas recover has exceeded \$933 million. That total includes:

- More than \$376 million in disaster grants from FEMA for homeowners and renters.
- Over **\$172 million** in long-term, low-interest disaster loans from the U.S. Small Business Administration for businesses of all sizes (including landlords), private nonprofits (such as churches and charities), homeowners and renters.

Over **\$204 million** in flood insurance payments from the National Flood Insurance Program.

o \$181 million in expedited FEMA Public Assistance funding obligated to Texas.

As of Sept. 14:

- Total registrations: **708,801 734,515** (+25,714 from previous day)
- Total Individual Assistance (IA) registrations approved: 236,321 (+14,964 from previous day)
- Individuals & Households Program (IHP) grants approved: more than \$376 million (+\$88 million from previous day)
 - o Housing Assistance: more than \$239.8 million (+\$60.2 million from previous day)
 - Other Needs Assistance: nearly \$136.8. million (+\$28.3 million from previous day)
- FEMA Inspectors in the field: 2,090 (+227 from previous day)
- FEMA Inspections Completed: 120,009 (+29,703 from previous day)
- Total DRC visits: 9,283 as of Sept. 13 (+1,642 from previous day)
- Total TSA rooms occupied: 23,451 (-265 from previous day)
- Total TSA applicants checked in: 21,638 (-257 from previous day)
- Total hotels utilized: 2,016 (-13 from previous day)

Individuals and families in Austin, Aransas, Bastrop, Bee, Brazoria, Calhoun, Chambers, Colorado, DeWitt, Fayette, Fort Bend, Galveston, Goliad, Gonzales, Hardin, Harris, Jackson, Jasper, Jefferson, Karnes, Kleberg, Lavaca, Lee, Liberty, Matagorda, Montgomery, Newton, Nueces, Orange, Polk, Refugio, Sabine, San Jacinto, San Patricio, Tyler, Victoria, Walker, Waller and Wharton Counties are eligible to apply for federal disaster assistance through IHP.

Register

The quickest way to apply is online at <u>DisasterAssistance.gov</u>. Survivors may also apply by phone at **(800) 621-3362** (voice, 711 or VRS) or **(800) 462-7585** (TTY). Lines may be busy due to high demand. Be patient and try calling in the morning or evening when call volume may be lower.

Understanding Eligibility

Texans who applied for disaster assistance after Hurricane Harvey should read their letters from FEMA carefully. Sometimes you may need to provide additional information to be eligible for assistance.

Common examples of missing information include proof of ownership of the damaged home or an insurance settlement letter. Please submit missing documentation to FEMA online, by mail or by visiting a Disaster Recovery Center.

Some of the reasons applicants do not qualify for federal disaster assistance include:

- Damaged property was not the primary residence at the time of the disaster.
- Adequate insurance coverage.
- Duplicate applications from the same household, where one applicant received assistance.

FEMA disaster assistance never duplicates insurance benefits, but if insurance is not enough to cover all the eligible damage, the initial determination may change.

<u>Disaster Supplemental Nutrition Assistance Program (D-SNAP)</u>

Texas survivors may be eligible for disaster food relief from the U.S. Department of Agriculture. Households not eligible for the Supplemental Nutrition Assistance Program (commonly called food stamps) may qualify for D-SNAP. For detailed instructions, go to www.hhs.texas.gov/d-snap.

Disaster Assistance for Noncitizen Nationals

Hurricane Harvey survivors who are in the United States legally, but are not U.S. citizens, may be eligible for disaster assistance from FEMA. Applicants must be either U.S. citizens, noncitizen nationals, or qualified aliens to get federal monetary assistance:

Qualified aliens include those with lawful permanent residency (holders of "green cards"); those with
petitions for relief based on domestic violence against spouses or children; and those subjected to severe
forms of human trafficking.

- Only one member of a household needs to be eligible to qualify the entire household for assistance. Parents and guardians, regardless of their status, may apply for assistance on behalf of a minor child who is a U.S. citizen.
- Additionally, low-interest disaster loans may be available from the U.S. Small Business Administration for businesses of all sizes, nonprofits, homeowners and renters.

Individuals from a household where no one is eligible for FEMA assistance may still be eligible for help from state or voluntary agencies. They may also be eligible for short-term, non-cash aid from FEMA, such as disaster legal services.

U.S. Small Business Administration (SBA)

SBA offers low-interest, long-term disaster loans to businesses of all sizes (including landlords), private non-profit organizations (such as churches and charities), homeowners and renters to repair or replace uninsured/uncompensated disaster-damaged property. SBA disaster loans offer an affordable way for individuals and businesses to recover from declared disasters.

As of COB Sept. 13:

- Total SBA loans received: 21,163 (+4206 from previous day)
- Total SBA loans approved: over \$172 million (+\$28 million from previous day)
 - o Homeowners: over \$157 million (+\$25 million from previous day)
 - o Businesses: more than \$14.2 million (+\$2.6 million from previous day)
- Apply online at <u>disasterloan.sba.gov/ela</u> or in person at a Disaster Recovery Center. A loan officer will determine your eligibility during processing after reviewing any insurance or other recoveries.

The SBA and the Texas Gulf Coast Small Business Development Center Network has opened a Business Recovery Center to provide a wide range of services to businesses affected by Hurricane Harvey.

Hours are **8 a.m. to 6 p.m. weekdays and 9 a.m. to 4 p.m. weekends**. The property damage application deadline is **Oct. 24, 2017**. The deadline to apply for economic injury is **May 25, 2018**.

County	BRC Location	
Aransas	Women's Club of Aransas County, 1104 Concho St. Rockport TX 78382	
Harris	University of Houston Small Business Development Center Region Office, 2302 Fannin St., Suite 200 Houston TX 77002	
Nueces	Port Aransas Community Center (next to the museum), 408 N. Alister St., Port Aransas TX 78373	

Disaster Survivor Assistance (DSA)

Teams are in the field providing registration services, case updates/inquiries and referral to community partners, faith-based and volunteer organizations.

As of **COB Sept. 13:**

- DSA Deployed: **896** (-**5** from previous day)
 - o Home Visits: 34,312 (no change)
 - o Total Survivor Interactions: 51,884 (no change)
 - o Total Survivor Registrations: 10,090 (+274 from previous day)
 - o Total Whole Community Referrals: 2,862 (no change)
 - o Total Shelter Visits: 147 (+11 from previous day)

Disaster Recovery Centers (DRC)

DRCs are one-stop shops for storm survivors seeking one-on-one help. Representatives from FEMA, SBA and various state agencies will be available to answer questions. To find the nearest DRC use: ass.def.ass.gov/inter/locator/home.htm. Unless otherwise noted, all DRCs are open **7 a.m. to 7 p.m. daily**.

County	DRC#	Location
Jackson	MDRC#1	Edna High School Stadium, 1303 W. Gayle St. Edna TX 77957—
		9 a.m. to 6 p.m. daily— Branch: VI Division: P
Wharton	MDRC#2	Wharton Civic Center, 1924 Fulton St. Wharton TX 77488—
		9 a.m. to 4 p.m. daily— Branch II Division: K
Harris	DRC#1	Netrality Building, 1301 Fannin Street, Houston, TX 77002— Branch: Harris
		Division: 2B
Colorado	DRC#2	Colorado County Services Facility, 305 Radio Ln., Columbus TX 78934— Branch: II Division: A
Fayette	DRC#3	Randolph Recreation Center, 653 East Pearl St., La Grange TX 78945—
		Branch: VI Division: R
Calhoun	DRC#4	Calhoun County Library, 200 W. Mahan St., Port Lavaca TX 77979—
		Branch: VI Division: P
San Patricio	DRC#5	Bay Vista Shopping Center, 2334 Hwy. 361, Ingleside TX 78362—
		Branch: III Division: N
Victoria	DRC#6	Pattie Dodson Public Health Center, 2805 N. Navarro, Victoria TX 77901— Branch:
		VI Division: P Goliad Memorial Auditorium, 925 S. State Hwy. 183, Goliad TX 77963—
Goliad	DRC#7	Branch: VI Division: P
Fort Bend	DRC#8	Fort Bend County Sienna Annex, 5855 Sienna Springs Way, Missouri City TX 77459
		—Branch: II Division: K
Montgomery	DRC#9	Friendship Center/Community Center, 31355 Friendship Dr., Magnolia TX 77355
		—Branch II Division: E
Fort Bend	DRC #10	Simonton Community Church, 9703 FM 1489 (Simonton Rd.), Simonton TX 77476
		—Monday-Saturday 7 a.m. to 7 p.m., Closed Sundays—
		Branch: II Division: E
Dallas	DRC#11	Kay Bailey Hutchinson Convention Center, 650 Griffin St., Dallas TX 75202
Fort Bend	DRC#12	Katy Mills Mall, 5000 Katy Mills Cir., Katy TX 77494—
		Branch: Harris Division: C
Harris	DRC#13	Baytown Community Center, 2407 Market St., Baytown TX 77520—
		Branch: Harris Division: B
Harris	DRC#14 DRC#15	Greenspoint Mall, 12300 North Fwy., Houston TX 77060—
		Branch: Harris Division: 2B The Former Conduit Building 2971 Stong Dr. Linit 166 Beaumont TV 77701
Jefferson		The Former Goodwill Building, 3871 Stagg Dr. Unit 166, Beaumont TX 77701 —Branch: Jefferson Division: F
Harris	DRC #16	Webster Civic Center, 311 Pennsylvania Avenue, Webster, TX 78373— Branch:
		Harris Division: A
		Hairis Division. A

For survivors with disabilities or access and functional needs, FEMA offers helpful accommodations at Disaster Recovery Centers, such as:

- Accessible parking and ramps.
- Amplified listening devices for people with hearing loss.
- Large print or Braille publications and magnifiers for people with vision loss.
- Sign-language interpreters, available by request.

National Flood Insurance Program (NFIP)

As of **COB Sept. 13**:

- Total claims submitted for Harvey: more than **84,400** claims (+**800 from previous day**)
- Total advance payments to Texas policyholders: over \$204 million (+\$30 million from previous day)

The National Flood Insurance Program call center is available **5 a.m. to midnight** at **(800) 621-3362 (Press 2)**. For more information on how to file a claim, visit www.fema.gov/hurricane-harvey.

Transitional Sheltering Assistance

For some displaced survivors unable to return to their flood-damaged homes, FEMA may pay the cost to stay in certain hotels or motels for a limited period of time. FEMA only pays for the room and taxes.

Individuals and households must first register with FEMA at <u>DisasterAssistance.gov</u> to be considered eligible. See the same link for a list of participating Texas hotels, sorted by city.

Eligible survivors may also call the FEMA Helpline **(800) 621-3362** (voice, 711/VRS-Video Relay Service) or **(800) 462-7585** (TTY) for assistance in finding a participating hotel nearby. Since room availability changes quickly, survivors should call the hotel prior to traveling to confirm it can accommodate them.

Note: Hotels may need to honor prior reservations and may not be able to accommodate displaced survivors for an extended stay. FEMA makes direct payments to the hotels. Unlike other agencies, FEMA does *not* issue vouchers for TSA. Guests are responsible for all other costs associated with lodging and amenities. Those ineligible for TSA may be referred to local agencies or voluntary organizations for sheltering options.

Locate a Shelter

If you and your family need a place to stay, <u>download the FEMA mobile app</u> and look under Disaster Resources for a list of nearby shelters. Or call **800-REDCROSS** (733-2767). The American Red Cross (ARC) provides food, comfort and shelter to those who need it—without regard to race, religion or citizenship status.

As of Sept. 14, 4,644 survivors are staying in 22 shelters.

Inspections

Due to the magnitude of Hurricane Harvey, it may take up to **21** days for a FEMA inspector to contact an applicant and schedule an inspection. **Don't wait to clean up.** Take pictures of the damage. Start repairs to make your home safe and livable again or prevent further damage to your property. Save your receipts to show the inspector. In response to a number of queries, FEMA advises:

- If your home was inaccessible at the time of FEMA registration—but now accessible—please update your status on <u>DisasterAssistance.gov</u>.
- Displaced survivors unable to meet an inspector at their damaged home can designate an "Authorized Agent" who can be present during the inspections—such as a trusted neighbor or relative. If you don't have someone in the area who can serve as your agent, the inspector can arrange for a FEMA employee to act as your agent and represent your interests.
- Test your well water before drinking it. For more information, go to <u>TCEQ's hurricane response</u> <u>pagehttps://www.tceq.texas.gov/response/hurricanes</u>

For more information, visit the website www.fema.gov/hurricane-harvey to view fact sheets and infographics: What to Expect After You Apply for FEMA Aid, Separating Your Debris, and 8 Tips on Mold Cleanup.

Disaster Unemployment Assistance (DUA)

If you are out of work or lost income due to Hurricane Harvey, and do not qualify for unemployment benefits, you may be eligible for Disaster Unemployment Assistance (DUA). Visit the Texas Workforce Commission online to apply at twc.state.tx.us/jobseekers/disaster-unemployment-assistance.

Rumors and Scams

Survivors can visit the Hurricane Harvey <u>rumor control page</u> for accurate up to date information about common rumors and scams.

Report fraud. FEMA and the SBA never charge a fee. Demand to see ID badges. If you suspect fraud or encounter price gouging, call the Texas Office of the Attorney General at (800) 621-0508 or visit texasattorneygeneral.gov/cpd/disaster-scams.

Disaster Legal Services

If you need legal assistance, call the Young Lawyers Division of the American Bar Association at **(800) 504-7030**. Survivors can receive free counseling on insurance claims, landlord-tenant issues, home-repair contracts, the replacement of legal documents destroyed by the storm and other legal matters.

Debris Sorting and Handling

Private property owners and renters should be cautious when separating Hurricane Harvey debris for curbside pickup. Heed directions from city or county officials. If possible, separate your debris into the following five piles:

- Household Hazardous Waste: such as oils, batteries, lawn chemicals and oil-based paints
- Electronics: such as computers, radios, stereos, televisions and other devices with a cord
- Appliances & White Goods: such as air conditioners, freezers, refrigerators and water heaters
- Construction & Demolition Debris: such as carpet, drywall, furniture, lumber and plumbing supplies
- Vegetative Debris: such as un-bagged leaves, logs, plants and tree branches

Do not place debris near fire hydrants, utility poles or gas meters. Do not block roadways or storm drains. For normal household trash, heed directions from your city or county sanitation department.

For debris that may pose health or safety hazards—such as orphan oil drums and propane tanks—contact **3-1-1** or your local fire department.

Tips and guidance on disposing animal carcasses left by Harvey can be found on the Texas Commission of Environmental Quality's **TCEQ's hurricane response page**https://www.tceq.texas.gov/response/hurricanes.

Hazard Mitigation

Grants are available for work carried out to prevent or reduce future disaster damages. For more information go to https://www.fema.gov/news-release/2017/05/03/4309/fema-hazard-mitigation-grants-404-and-406.

Public Assistance (PA)

The Public Assistance (PA) program reimburses state and local governments, federally recognized tribes and certain private nonprofit organizations in designated counties for eligible expenses incurred before, during and after Hurricane Harvey on a cost-share basis. This money helps pay for efforts to protect people and property, restore power, repair roads and clean up neighborhoods.

\$181 million in expedited PA funding has been obligated to the State of Texas, as of **Sept. 14**.

- For more information about PA grants and Direct Federal Assistance, visit: www.fema.gov/public-assistance-public-assistance-public-assistance-guide.
- The presidential disaster declaration stemming from Hurricane Harvey makes FEMA PA grants for Categories A & B and Direct Federal Assistance available to eligible applicants in 27 counties: Austin, Bastrop, Bee, Colorado, DeWitt, Fayette, Goliad, Gonzales, Hardin, Jasper, Jefferson, Karnes, Kleberg, Lavaca, Lee, Montgomery, Newton, Nueces, Orange, Polk, Refugio, Sabine, San Jacinto, San Patricio, Tyler, Waller and Walker.
- Applicants from the following 30 counties may apply for reimbursement for expenses in Categories C-G:
 Aransas, Bee, Brazoria, Calhoun, Chambers, Colorado, Fayette, Fort Bend, Galveston, Goliad, Hardin, Harris, Jackson, Jasper, Jefferson, Liberty, Matagorda, Montgomery, Newton, Nueces, Orange, Polk, Refugio, San Jacinto, San Patricio, Tyler, Victoria, Walker, Waller and Wharton.
- Applicants from the following four counties may apply for Category B and Direct Federal Assistance: Bexar,
 Dallas, Tarrant and Travis.
- The federal cost share increased to 90 percent reimbursement of eligible costs for debris removal (Cat A), including Direct Federal Assistance; and 100 percent reimbursement for emergency protective measures (Cat B), including Direct Federal Assistance, for 30 days from the start of the incident period (Aug. 23), and then a 90 percent federal cost share afterward.